

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: KARENINA DUMAPIAS § Case No.: 08-30023  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2008.
- 2) This case was confirmed on 01/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/22/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/08/2009, 08/05/2009.
- 5) The case was dismissed on 10/01/2009.
- 6) Number of months from filing to the last payment: 7
- 7) Number of months case was pending: 15
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 23,681.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 4,868.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 4,868.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,350.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 350.50
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 2,700.50

Attorney fees paid and disclosed by debtor	\$ 1,150.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BENEFICIAL/HOUSEHOLD	SECURED	23,410.00	.00	.00	.00	.00
BENEFICIAL/HOUSEHOLD	SECURED	NA	.00	2,000.00	129.32	.00
COUNTRYWIDE HOME LOA	SECURED	148,738.00	132,775.42	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	31,125.19	31,520.19	2,038.18	.00
INTERNAL REVENUE SER	PRIORITY	8,000.00	5,198.55	5,198.55	.00	.00
AFNI INC	UNSECURED	426.00	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	460.00	NA	NA	.00	.00
HOUSEHOLD BANK	UNSECURED	4,318.00	NA	NA	.00	.00
PREMIER BANKCARD	UNSECURED	613.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	474.00	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	OTHER	.00	NA	NA	.00	.00
PROGRESSIVE INSURANC	UNSECURED	223.00	NA	NA	.00	.00
FREEDMAN ANSELMO & L	OTHER	.00	NA	NA	.00	.00
FRANKLIN PARK DENTAL	UNSECURED	1,515.00	1,579.86	1,579.86	.00	.00
NORTHERN IL EMERGENC	UNSECURED	153.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,575.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	UNSECURED	1,744.00	1,550.74	1,550.74	.00	.00
PROVIDIAN NATIONAL B	UNSECURED	1,272.00	1,125.77	1,125.77	.00	.00
TCF BANK	UNSECURED	363.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	301.00	308.70	308.70	.00	.00
SEARS	UNSECURED	283.00	NA	NA	.00	.00
US DEPARTMENT OF HOU	UNSECURED	NA	16,465.84	16,465.84	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	3,979.45	3,979.45	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	33,520.19	2,167.50	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	33,520.19	2,167.50	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	5,198.55	.00	.00
<b>TOTAL PRIORITY:</b>	5,198.55	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	25,010.36	.00	.00

**Disbursements:**

Expenses of Administration	\$ 2,700.50
Disbursements to Creditors	\$ 2,167.50
<b>TOTAL DISBURSEMENTS:</b>	\$ 4,868.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.